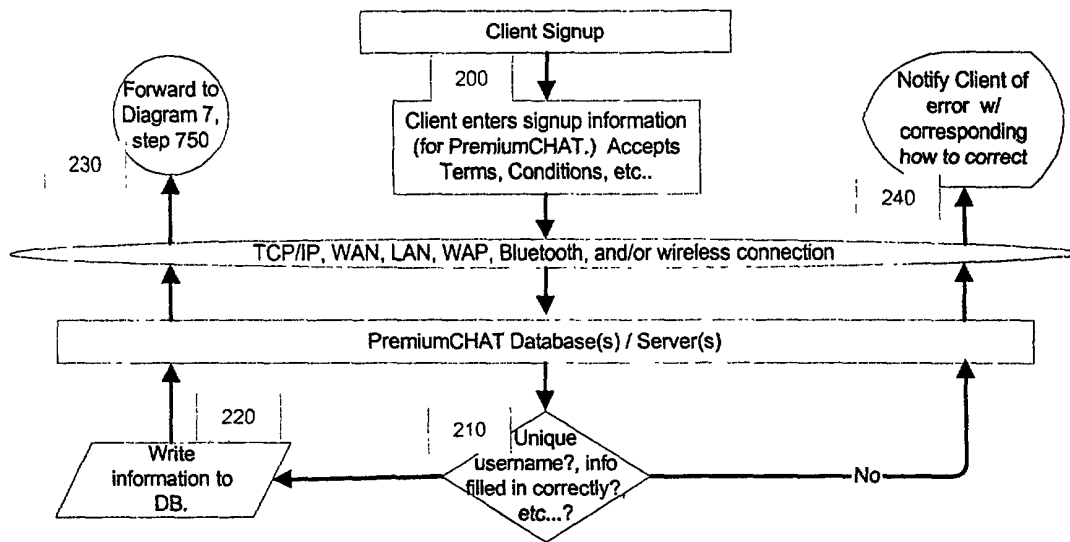


Patent Diagram 1

BSP Signup

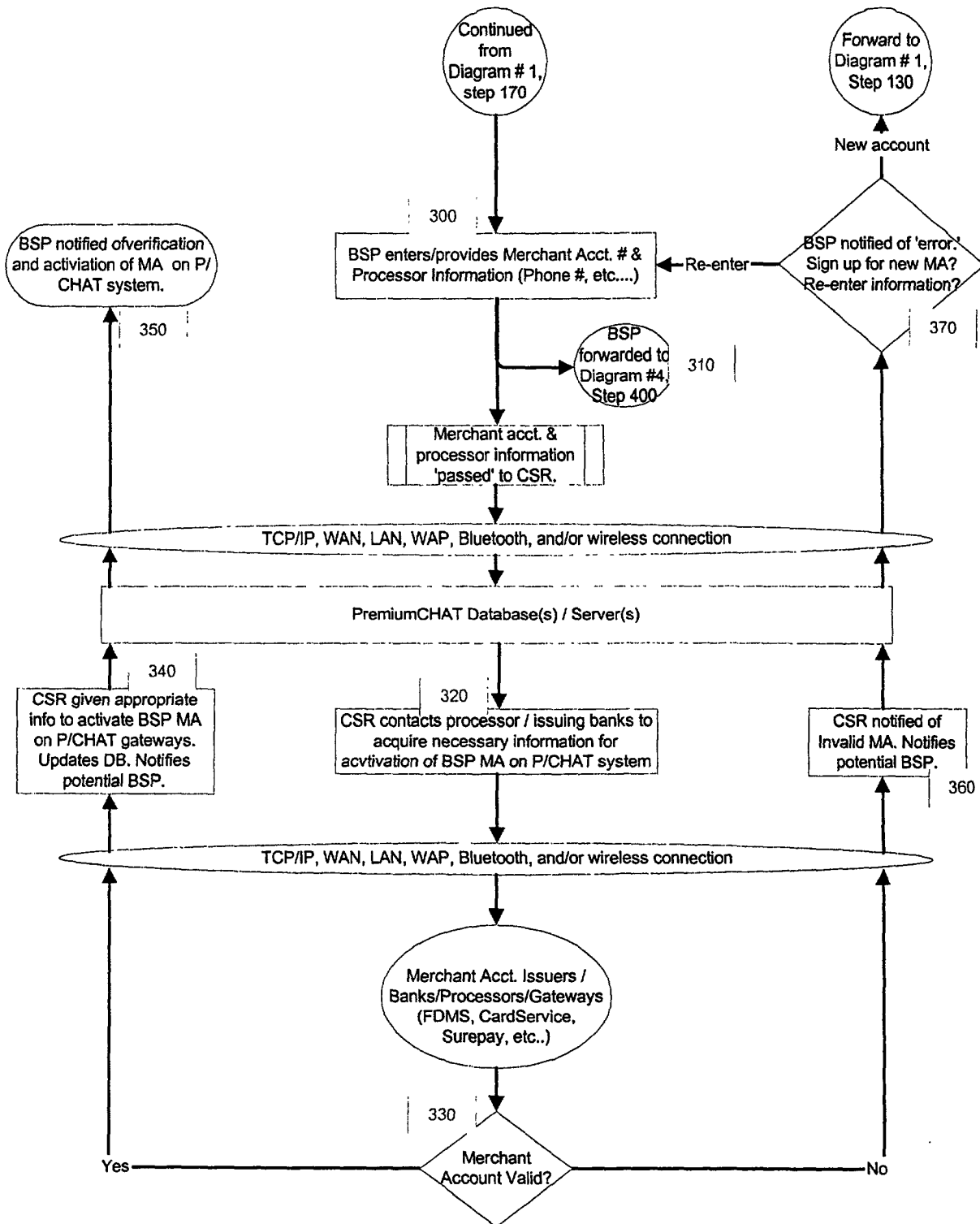
Copyright, TFHC, Inc. - 2001

3/12/01 - GSW



Patent Diagram 2

Client Signup
Copyright, TFHC, Inc. - 2001
3/15/01 - GSW

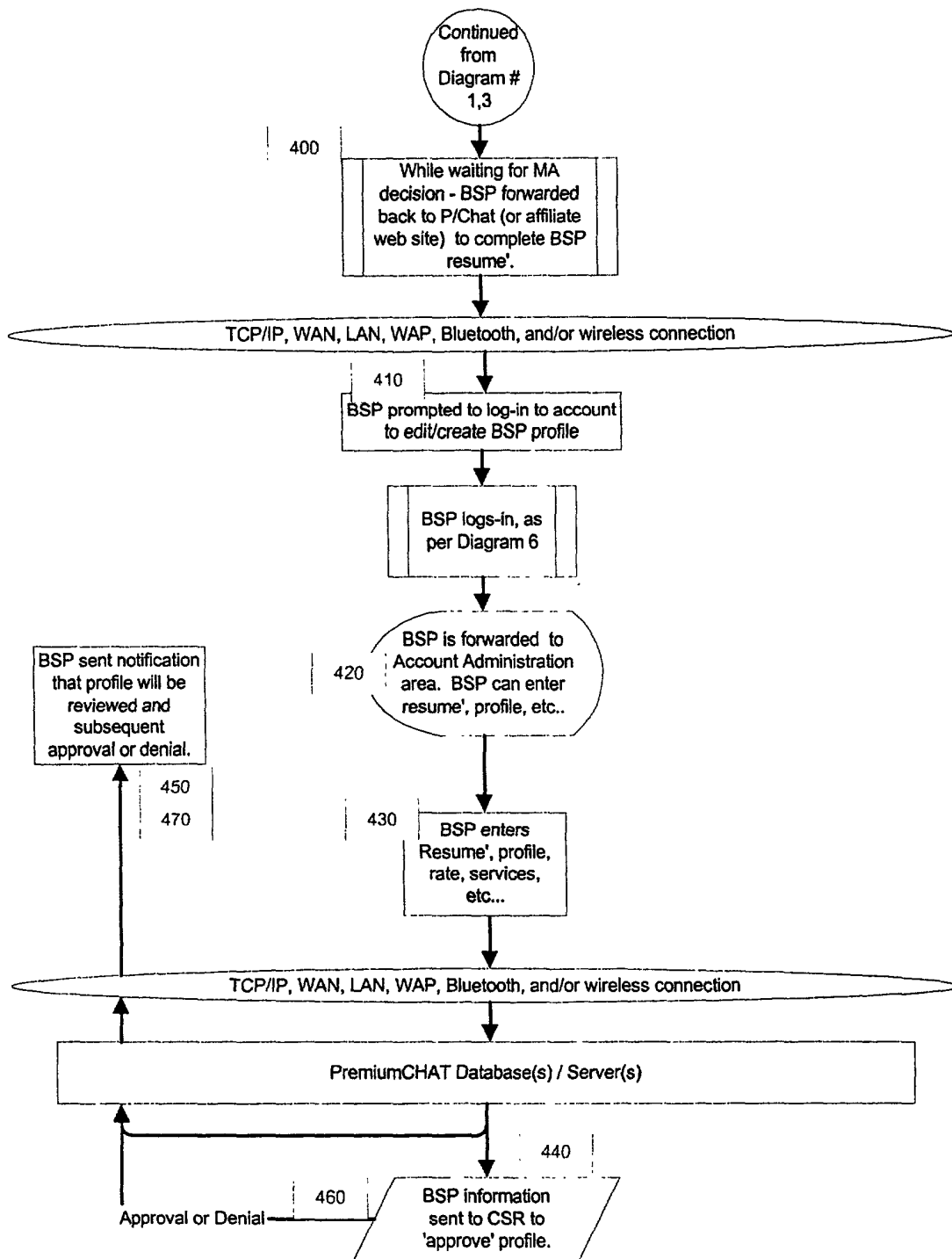


Patent Diagram 3

Existing Merchant Account Verification

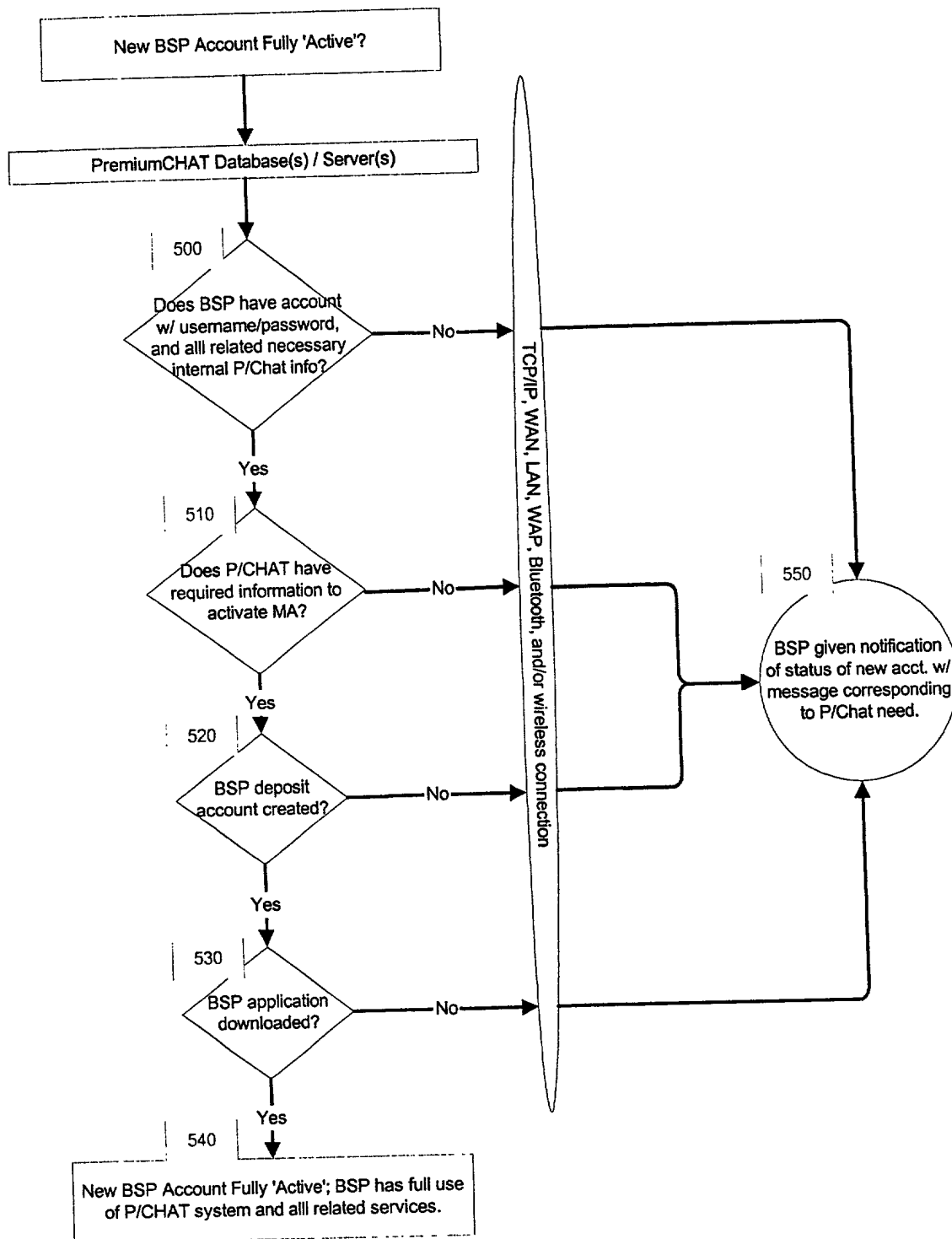
Copyright, TFHC, Inc. - 2001

3/15/01 - GSW



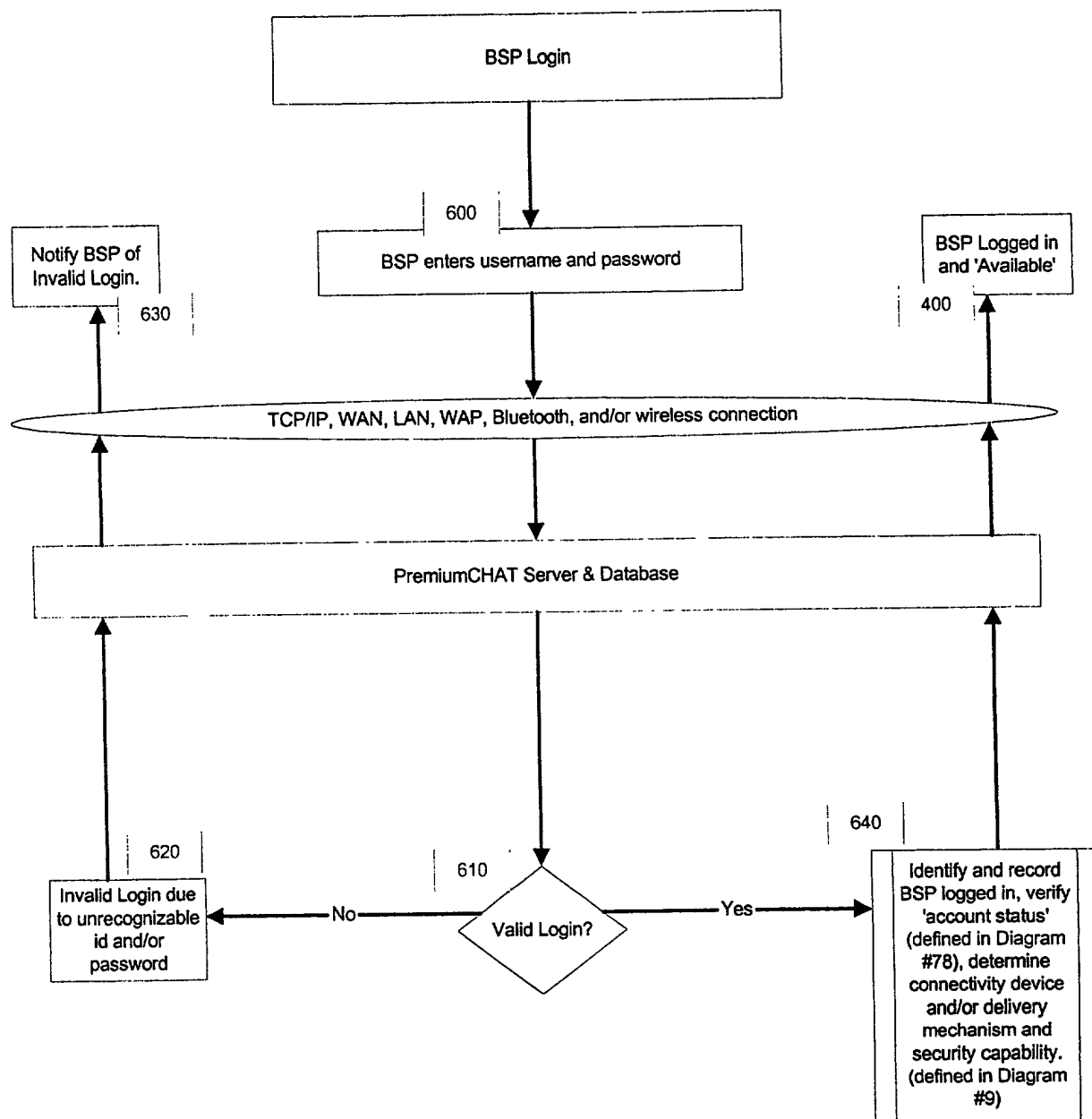
Patent Diagram 4

BSP Profile
Copyright, TFHC, Inc. - 2001
3/15/01 - GSW



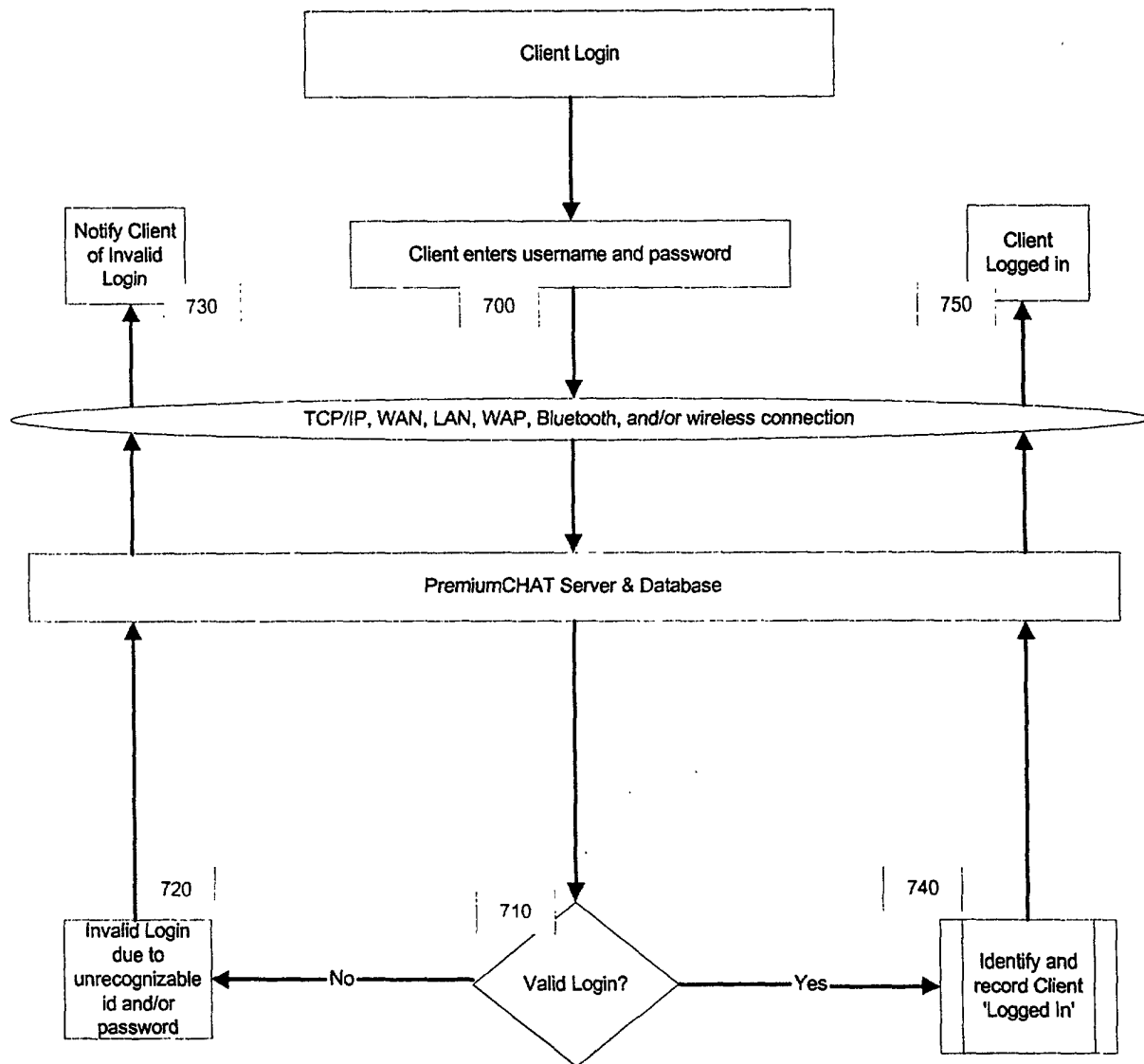
Patent Diagram 5

BSP Account Activation
Copyright, TFHC, Inc. - 2001
3/15/01 - GSW



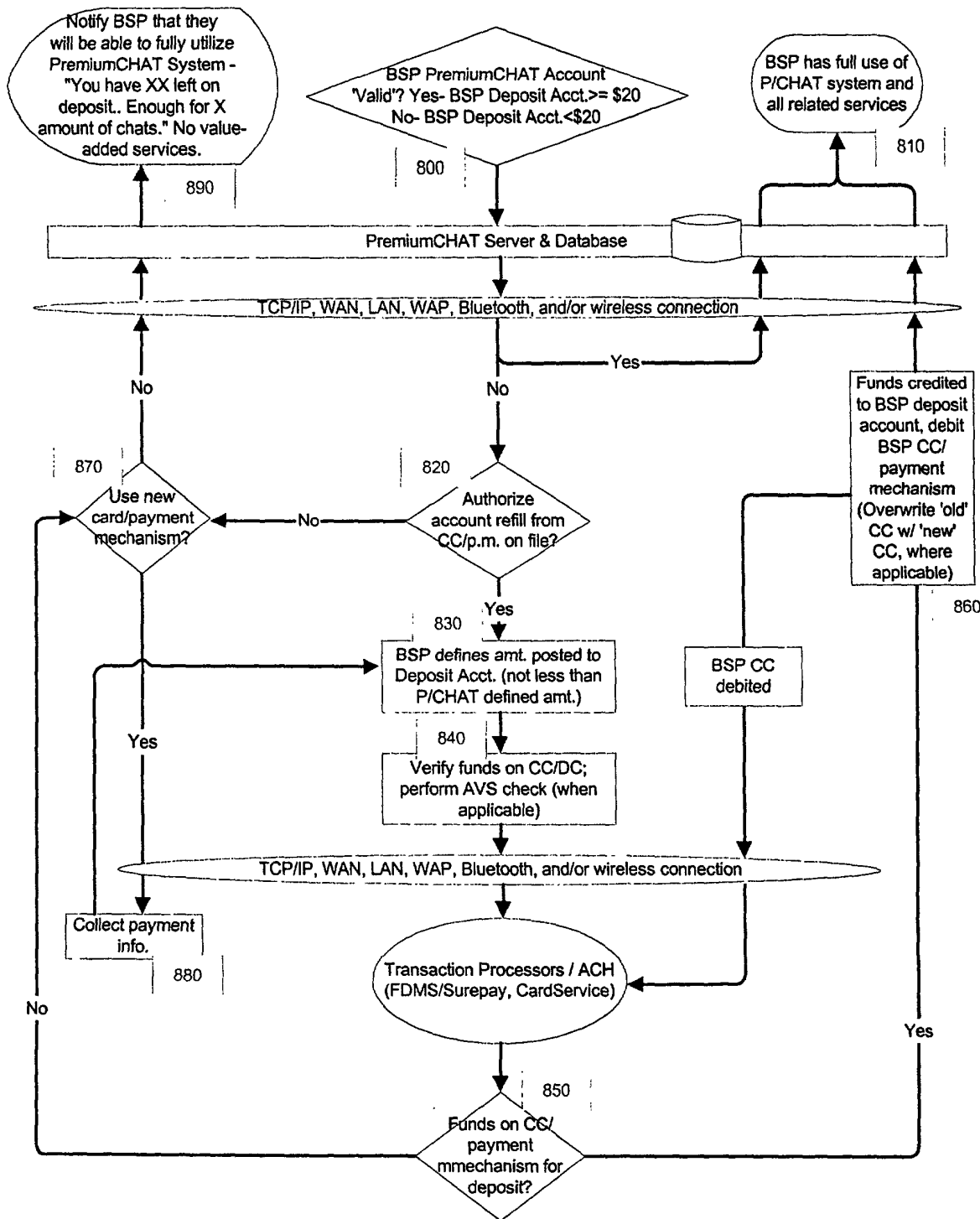
Patent Diagram 6

BSP Login
 Copyright, TFHC, Inc. - 2001
 3/12/01 - GSW



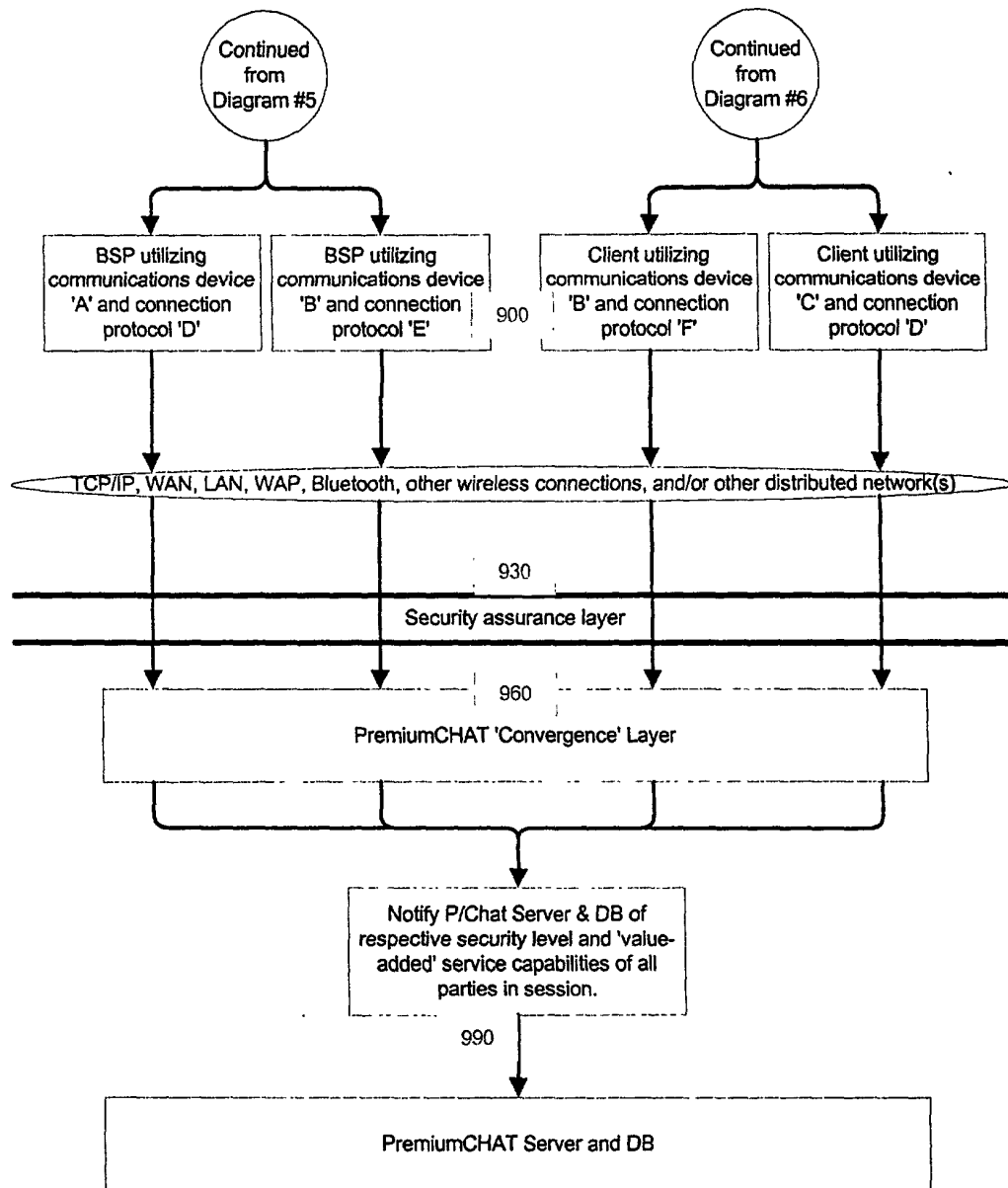
Patent Diagram 7

Client Login
 Copyright, TFHC, Inc. - 2001
 3/15/01 - GSW



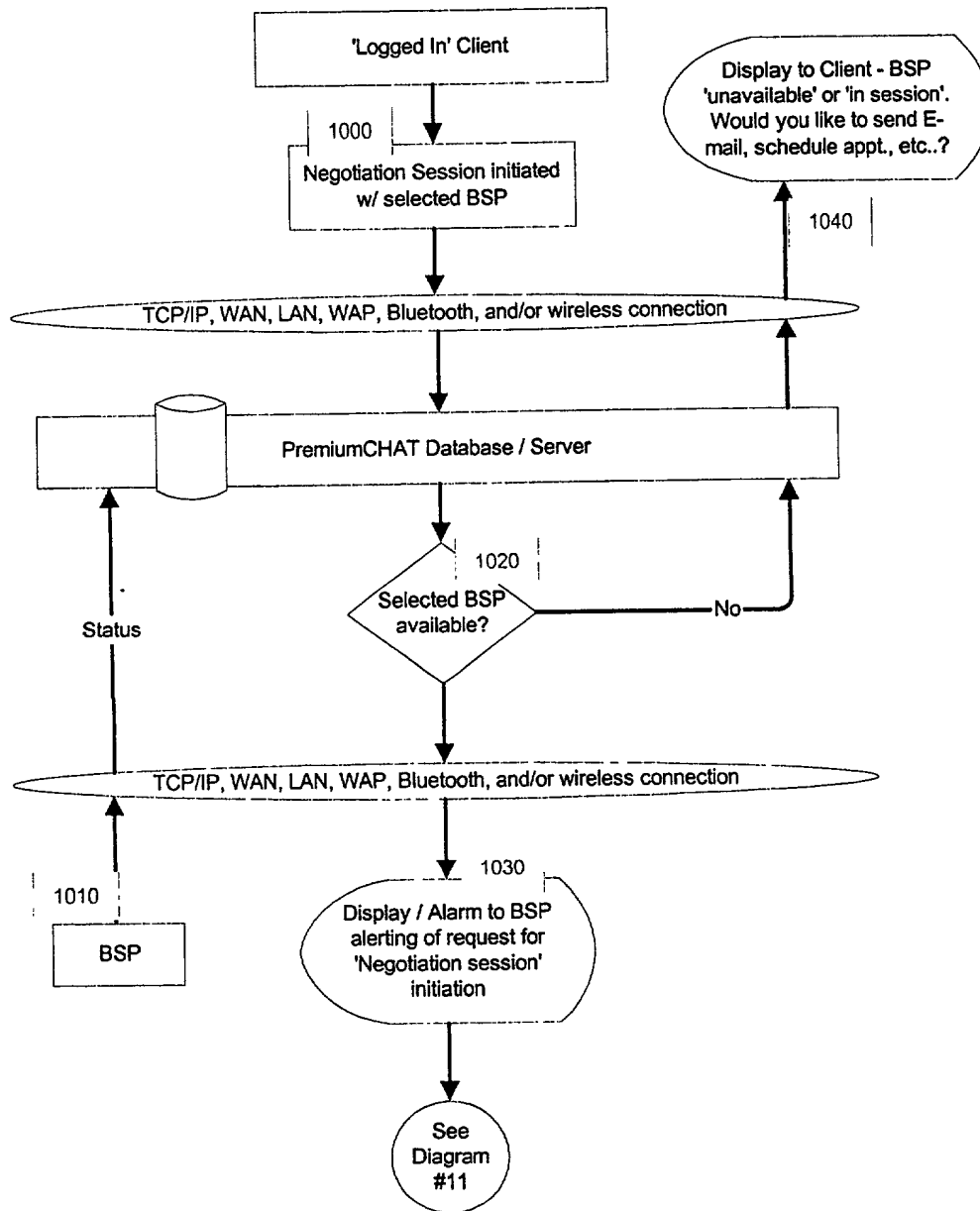
Patent Diagram 8

BSP 'Deposit Acct.' Validation
Copyright, TFHC, Inc. - 2001
3/15/01 - GSW

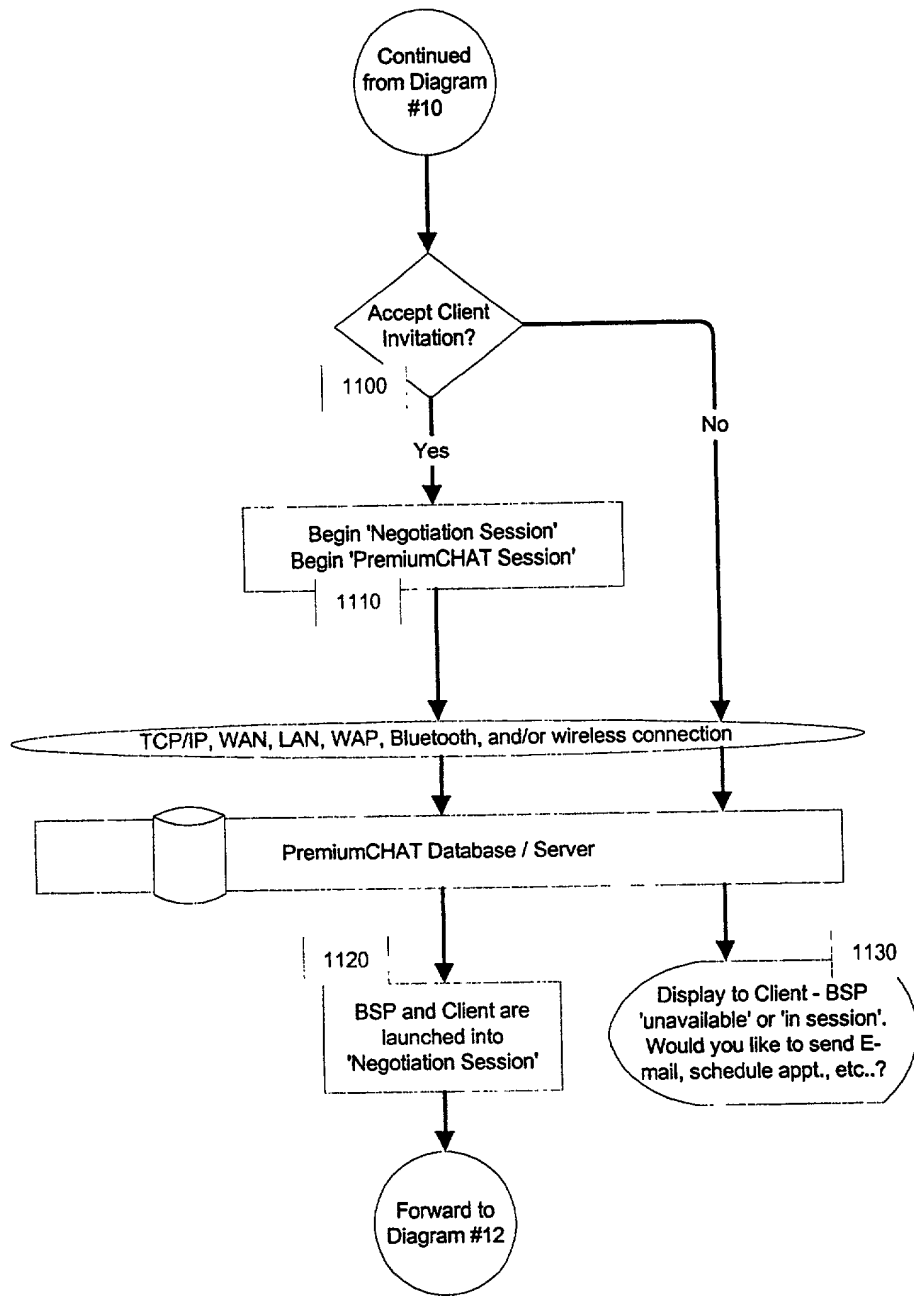


Patent Diagram 9

Convergence Layer
 Copyright, TFHC, Inc. - 2001
 3/15/01 - GSW



Patent Diagram 10
 Negotiation Session Initiation Request
 Copyright, TFHC, Inc. - 2001
 3/14/01 - GSW

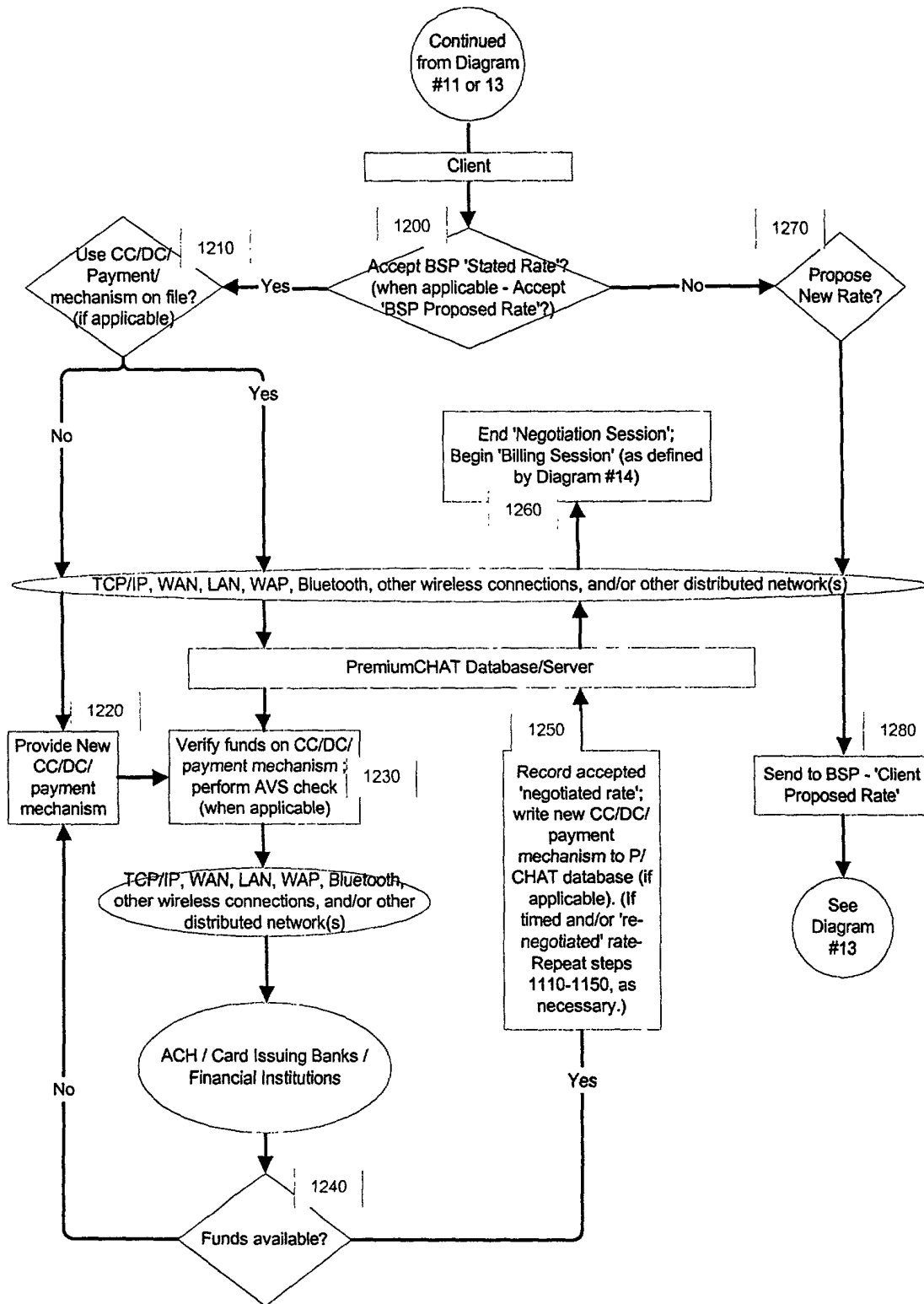


Patent Diagram 11

Negotiation Session Acceptance

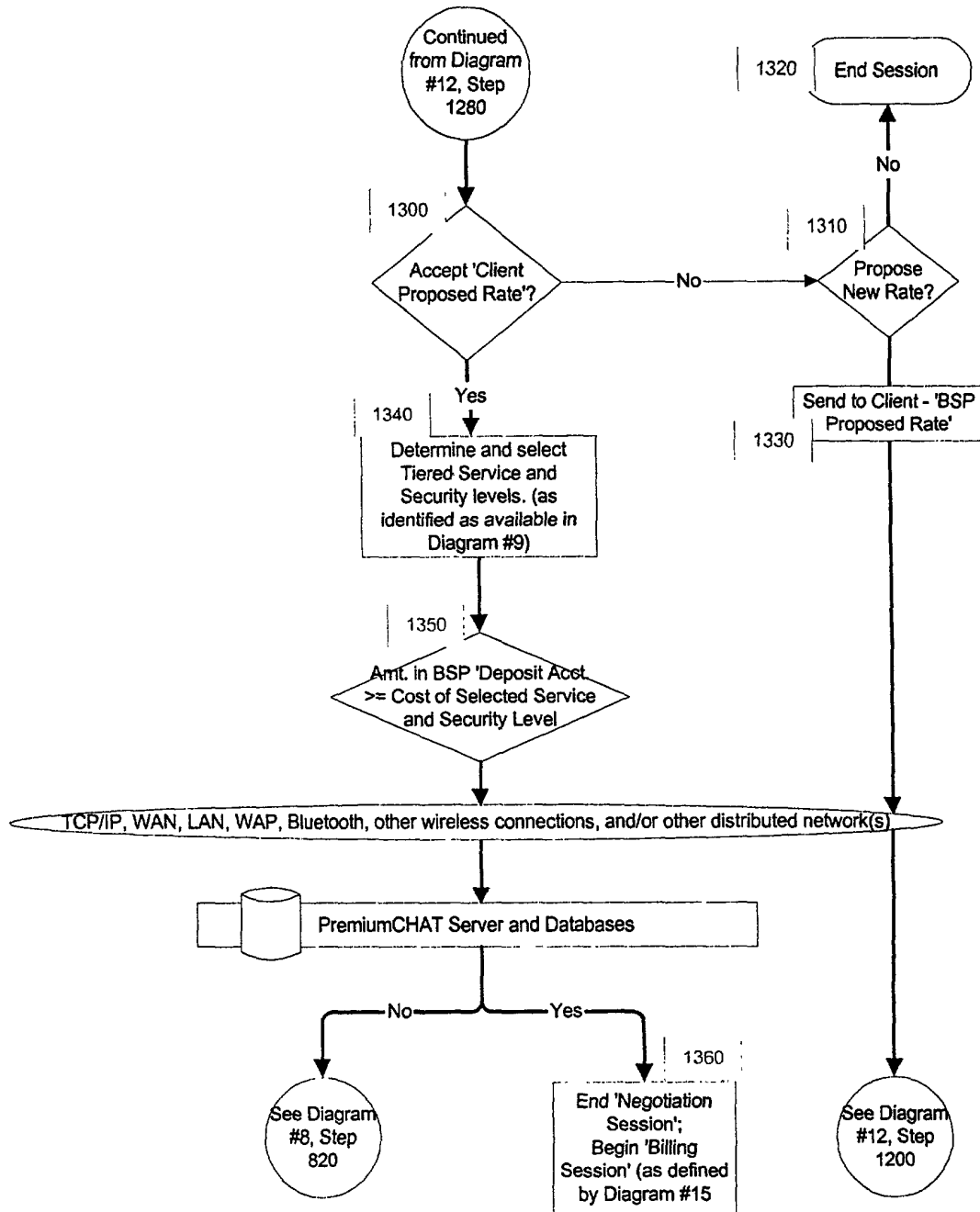
Copyright, TFHC, Inc. - 2001

3/15/01 - GSW



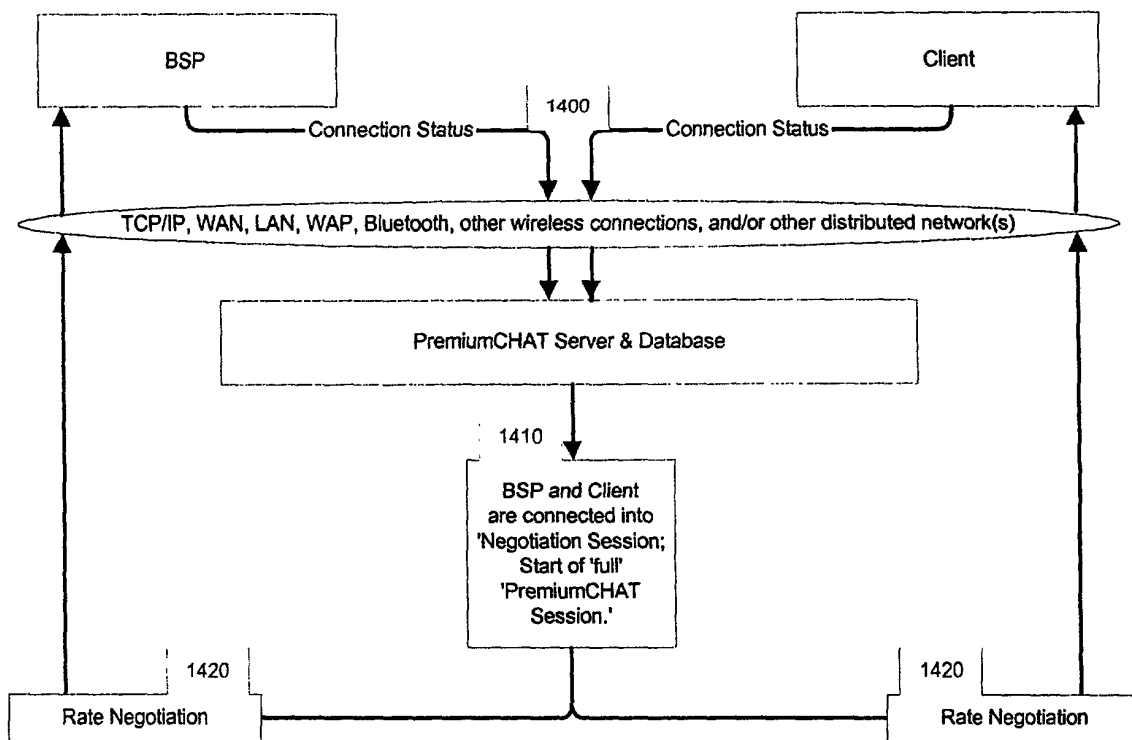
Patent Diagram 12

Negotiation Session - (a)
Copyright, TFHC, Inc. - 2001
3/15/01 - GSW



Patent Diagram 13

Negotiation Session (b)
 Copyright, TFHC, Inc. - 2001
 3/14/01 - GSW

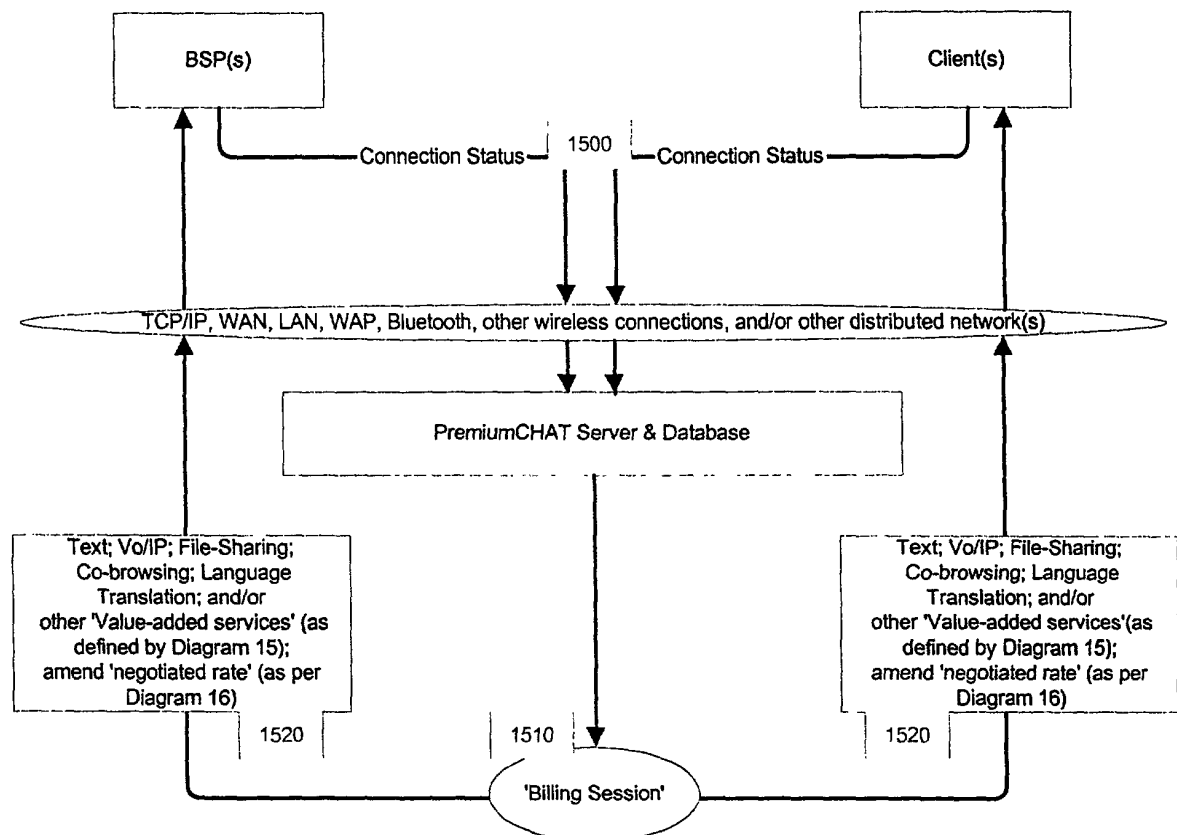


Patent Diagram 14

Negotiation Session Overview

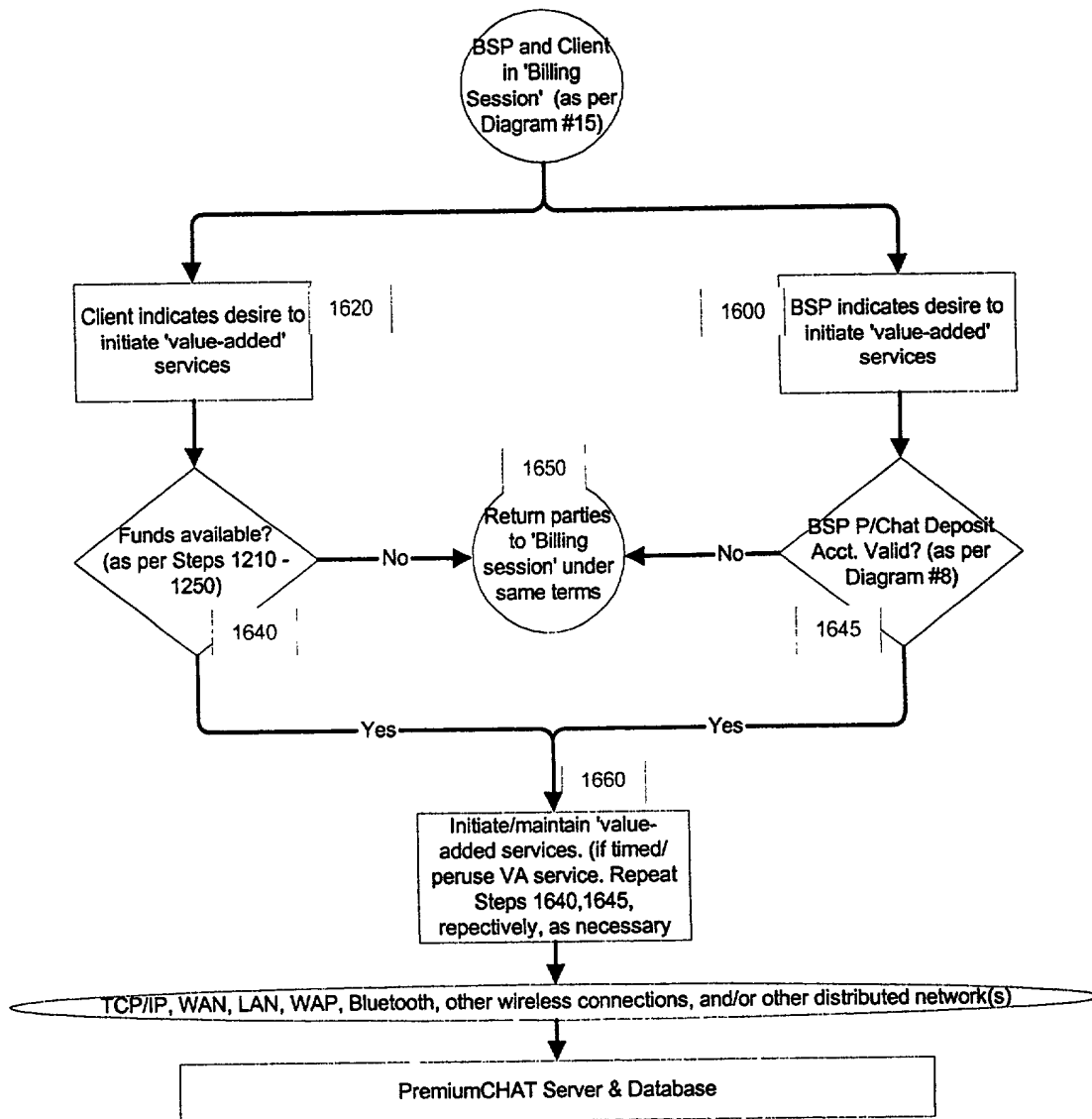
Copyright, TFHC, Inc. - 2001

3/14/01 - GSW



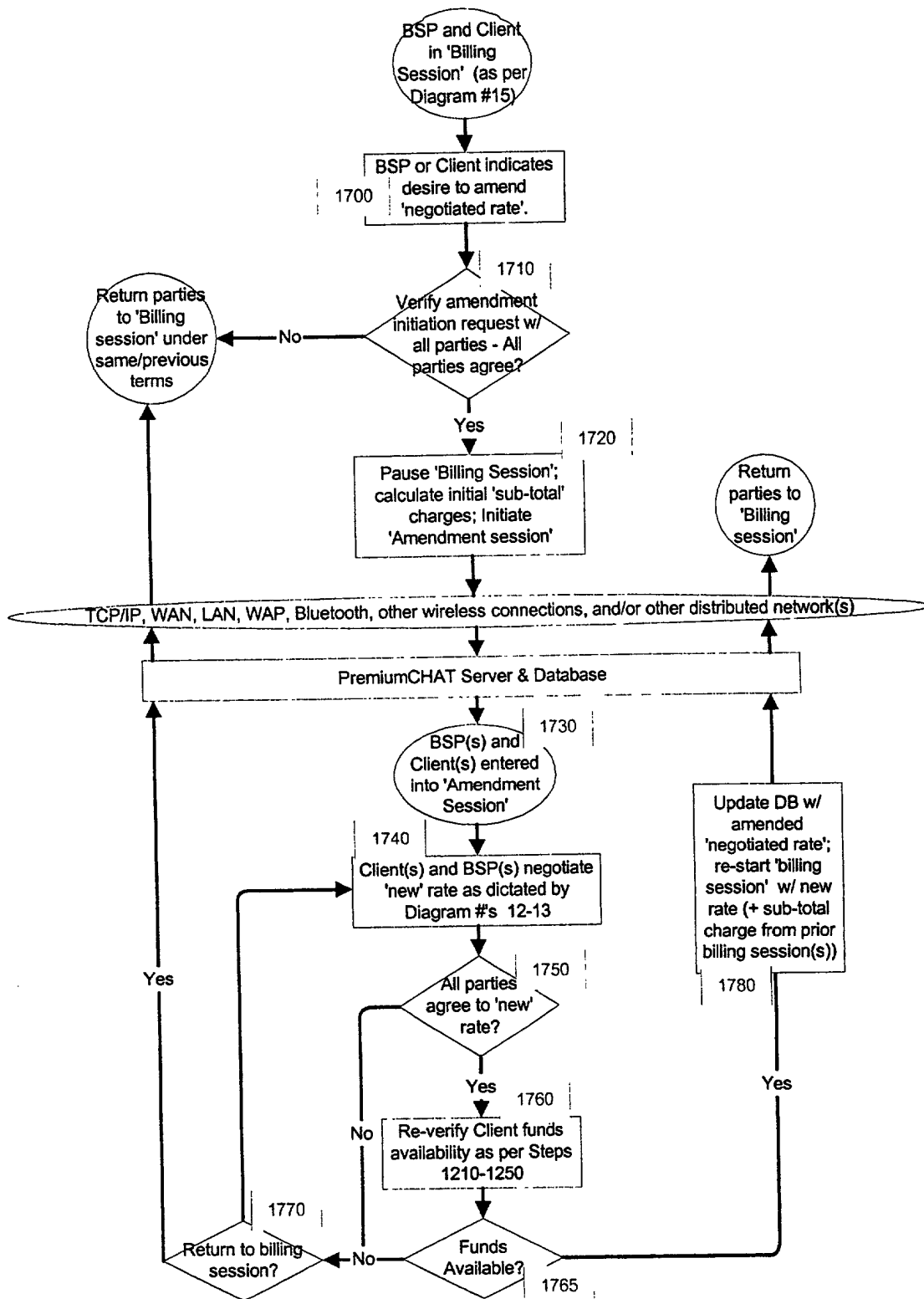
Patent Diagram 15

Billing Session Overview
Copyright, TFHC, Inc. - 2001
3/13/01 - GSW



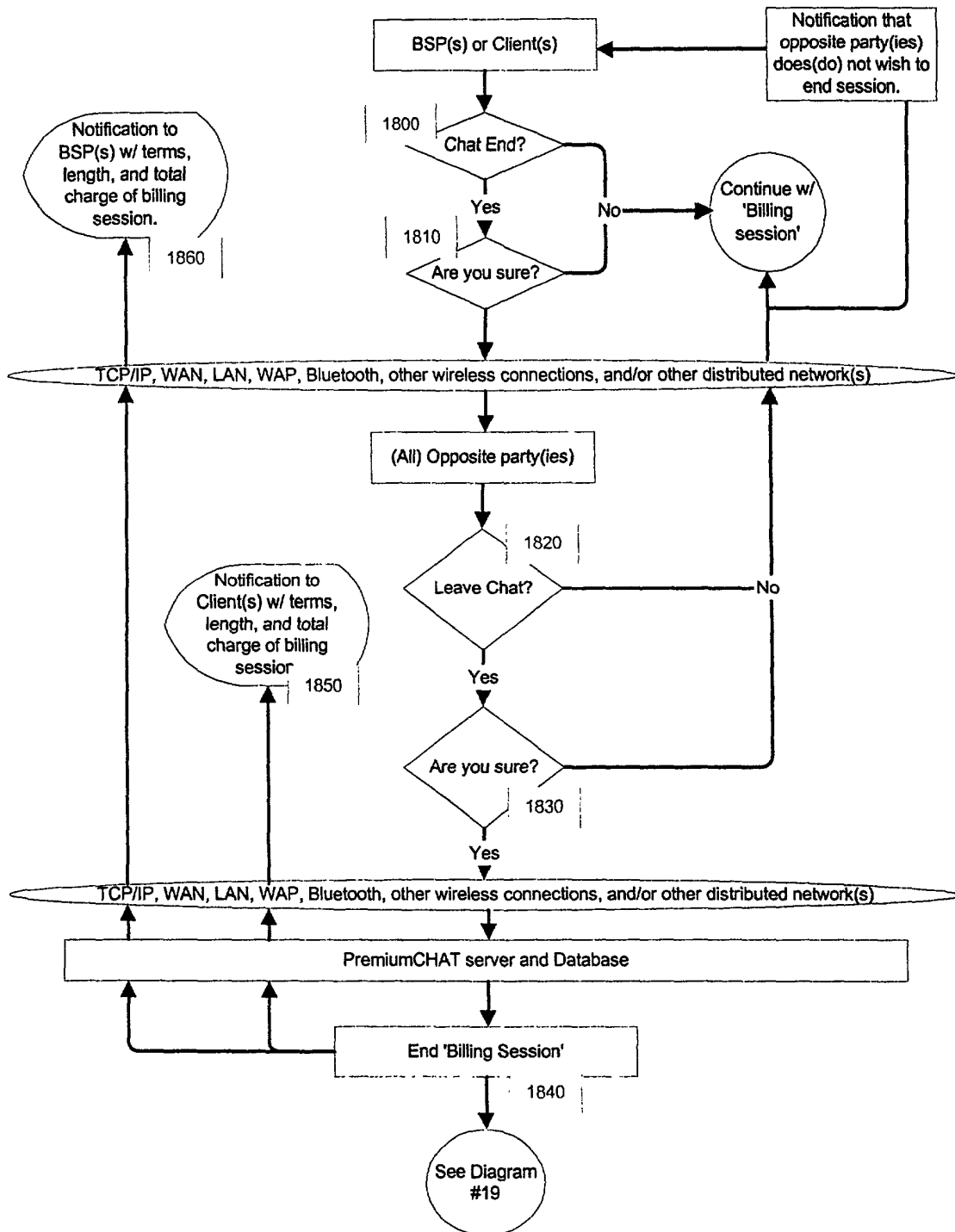
Patent Diagram 16

Value-Added Service Request
 Copyright, TFHC, Inc. - 2001
 3/14/01 - GSW



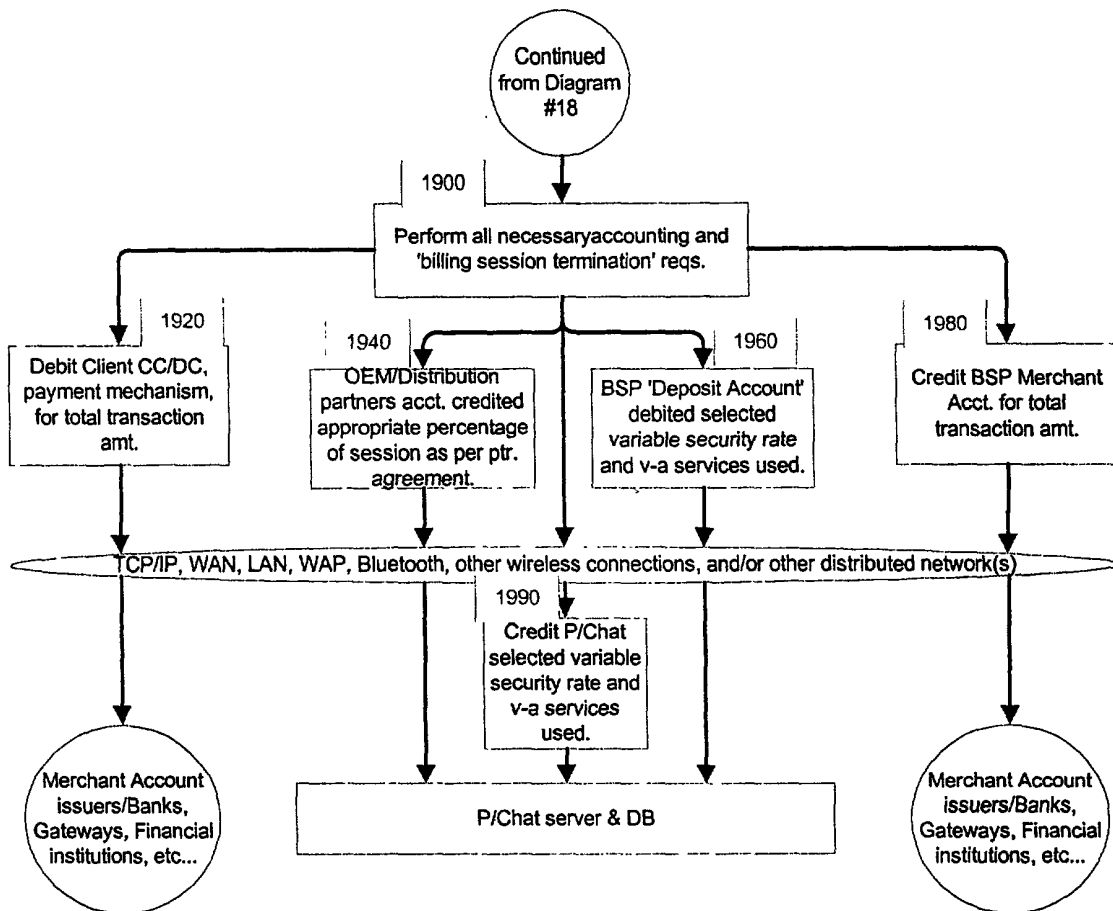
Patent Diagram 17

Negotiated Rate Amendment
 Copyright, TFHC, Inc. - 2001
 3/15/01 - GSW



Patent Diagram 18

End Billing Session - (a)
 Copyright, TFHC, Inc. - 2001
 3/15/01 - GSW



Patent Diagram 19

End Billing Session - (b)
 Copyright, TFHC, Inc. - 2001
 3/15/01 - GSW